

In re:  
David Frederick Ralls, Jr  
Debtor

Case No. 24-12228-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 22, 2025

User: admin  
Form ID: 155

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Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2025:

Recip ID	Recipient Name and Address
db	David Frederick Ralls, Jr, 905 N 50th Street, Philadelphia, PA 19131-5101
14902007	+ American Spirit Fcu, Attn: Bankruptcy 1110 Elkton Rd, Newark, DE 19711-3509
14908124	+ Ardent Credit Union, c/o Christopher A. DeNardo, Esquire, LOGS Legal Group LLP, 985 Old Eagle School Road Suite 514, Wayne, PA 19087-1712
14908233	+ Franklin Mint Federal Credit Union, c/o Corinne S. Brennan, Esquire, Klehr Harrison Harvey Branzburg LLP, 1835 Market Street, Suite 1400, Philadelphia, PA 19103-2945
14908478	+ Franklin Mint Federal Credit Union, c/o Corinne Samler Brennan, Esquire, 1835 Market Street, Suite 1400, Philadelphia, PA 19103-2945
14922598	+ Lima One Capital LLC, 201 E McBee Ave Ste 300, Greenville, SC 29601-2884
14902027	LoanCare Llc, Attn: Bankruptcy, PO Box 8068, VA 23452
14902039	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14902041	+ Sb1 Federal Credit Unio, P.o. Box 7480, Philadelphia, PA 19101-7480
14903711	+ Wilmington Savings Fund Society, FSB, c/o DENISE ELIZABETH CARLON, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14902053	Wilmington Savings Fund Society, FSB, d/, Attn: Bankruptcy, 309 W 49th St, New York, NY 10019-7316

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14902005	+ Email/Text: bankruptcy@acimacredit.com	May 23 2025 00:33:00	Acima Credit, 4th Floor, 9815 South Monroe Street, Sandy, UT 84070-4384
14902006	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 23 2025 00:31:48	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14902008	Email/PDF: bncnotices@becket-lee.com	May 23 2025 00:31:18	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14907939	+ Email/Text: membersolutions@ardentcu.org	May 23 2025 00:32:00	Ardent Credit Union, 1601 Cherry St, Suite 2000, Philadelphia , PA 19102-1305
14902009	+ Email/PDF: MarletteBKNotifications@resurgent.com	May 23 2025 00:31:48	Best Egg, 1523 Concord Pike Suite 201, Wilmington, DE 19803-3656
14902011	Email/Text: BKPT@cfna.com	May 23 2025 00:32:00	CFNA, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14902016	Email/Text: megan.harper@phila.gov	May 23 2025 00:33:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14902010	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 23 2025 00:44:29	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14902012	+ Email/Text: bankruptcycollections@citadelbanking.com	May 23 2025 00:33:00	Citadel FCU, Attn: Bankruptcy 520 Eagleview Blvd, Exton, PA 19341-1119
14902013	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 23 2025 00:45:15	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, PO Box 790040, St Louis, MO 63179-0040

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14902014	Email/PDF: Citi.BNC.Correspondence@citi.com	May 23 2025 00:45:44	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14902015	Email/PDF: Citi.BNC.Correspondence@citi.com	May 23 2025 00:45:16	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14902017	Email/Text: bankruptcy@philapark.org	May 23 2025 00:33:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14902018	+ Email/Text: bankruptcy@consumerportfolio.com	May 23 2025 00:33:00	Consumer Portfolio Services, Inc., Attn: Bankruptcy, PO Box 57071, Irvine, CA 92619-7071
14902019	Email/PDF: creditonebknofications@resurgent.com	May 23 2025 00:42:40	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14902028	Email/PDF: Citi.BNC.Correspondence@citi.com	May 23 2025 00:42:58	Macy's/ DSNB, Atytn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14902020	^ MEBN	May 23 2025 00:28:15	Essential Lending, Attn: Bankruptcy 3500 Hulen St. Suite 20, Fort Worth, TX 76107-6812
14902021	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	May 23 2025 00:32:00	Franklin Mint Federal Credit Union, Attn: Bankruptcy Attn: Bankruptcy, 5 Hillman Dr , Ste 100, Chadds Ford, PA 19317-9998
14902022	+ Email/Text: Bankruptcy@Freedommortgage.com	May 23 2025 00:32:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
14902023	Email/Text: lossrecoveryteam@growfinancial.org	May 23 2025 00:33:00	Grow Financial FCU, Attn: Bankruptcy, PO Box 89909, Tampa, FL 33689-0415
14902024	Email/Text: sbse.cio.bnc.mail@irs.gov	May 23 2025 00:32:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14914215	Email/Text: JCAP_BNC_Notices@jcap.com	May 23 2025 00:33:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
14902025	Email/Text: inchargehq@westcreekfin.com	May 23 2025 00:33:00	Koalafi, Attn: Bankruptcy, Po Box 5518, Glen Allen, VA 23058-5518
14902026	Email/Text: support@ljross.com	May 23 2025 00:33:00	LJ Ross & Associates, Attn: Bankruptcy, 4 Universal Way, PO Box 6099, Jackson, MI 49204-6099
14921058	Email/PDF: resurgentbknofications@resurgent.com	May 23 2025 00:31:45	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14902030	Email/Text: ext_ebn_inbox@navyfederal.org	May 23 2025 00:33:00	NAVY FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
14911131	+ Email/Text: ext_ebn_inbox@navyfederal.org	May 23 2025 00:33:00	NAVY FEDERAL CREDIT UNION, P O BOX 3000, MERRIFIELD, VA 22119-3000
14902035	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 23 2025 00:32:00	NMAC, Attn: Bankruptcy, PO Box 660366, Dallas, TX 75266-0366
14902029	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	May 23 2025 00:45:47	Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
14902032	+ Email/Text: ext_ebn_inbox@navyfederal.org	May 23 2025 00:33:00	Navy Federal Cr Union, 820 Follin Lane Se, Vienna, VA 22180-4907
14902033	+ Email/Text: ext_ebn_inbox@navyfederal.org	May 23 2025 00:33:00	Navy Federal Credit Union, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
14902034	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 23 2025 00:33:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14902036	Email/Text: fesbank@attorneygeneral.gov	May 23 2025 00:32:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001

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14902037	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 23 2025 00:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14902038	^ MEBN	May 23 2025 00:28:24	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14902040	Email/Text: bankruptcy@philapark.org	May 23 2025 00:33:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14921064	Email/PDF: resurgentbknotifications@resurgent.com	May 23 2025 00:31:18	Resurgent Capital Services as servicing agent for, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14919357	+ Email/Text: bncmail@w-legal.com	May 23 2025 00:32:00	Scolopax, LLC, C/O Weinstein & Riley, P.S., 749 GATEWAY, SUITE G-601, ABILENE, TX 79602-1196
14902042	Email/PDF: ais.sync.ebn@aisinfo.com	May 23 2025 00:30:32	Syncb/home Design Se, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14902043	Email/PDF: ais.sync.ebn@aisinfo.com	May 23 2025 00:31:16	Syncb/infiniti Dc, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14922034	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 23 2025 00:45:18	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14902044	Email/PDF: ais.sync.ebn@aisinfo.com	May 23 2025 00:44:12	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14902045	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 23 2025 00:45:16	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14902046	Email/PDF: ais.sync.ebn@aisinfo.com	May 23 2025 00:31:15	Synchrony Bank/HHGregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14902047	Email/PDF: ais.sync.ebn@aisinfo.com	May 23 2025 00:44:14	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14902048	Email/PDF: ais.sync.ebn@aisinfo.com	May 23 2025 00:30:31	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14902049	Email/Text: dbogucki@trumark.org	May 23 2025 00:33:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Ft Washington, PA 19034-2701
14902050	Email/Text: usapae.bankruptcyntices@usdoj.gov	May 23 2025 00:33:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14902051	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 23 2025 00:33:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
14902052	^ MEBN	May 23 2025 00:28:06	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14918191	+ Email/PDF: ebn_ais@aisinfo.com	May 23 2025 00:31:45	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14903573	^ MEBN	May 23 2025 00:28:11	Wilmington Savings Fund Society, FSB, as trustee, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 52

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14912013	*+	Ardent Credit Union, 1601 Cherry St, Suite 2000, Philadelphia , PA 19102-1305

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14913284	*+	Ardent Credit Union, 1601 Cherry St, Suite 2000, Philadelphia , PA 19102-1305
14902031	*+	NAVY FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2025 at the address(es) listed below:

Name	Email Address
CHRISTOPHER A. DENARDO	on behalf of Creditor Ardent Credit Union logsecf@logs.com
CORINNE SAMLER BRENNAN	on behalf of Creditor Franklin Mint Federal Credit Union cbrennan@klehr.com scmccginly@klehr.com;nyackle@klehr.com
DENISE ELIZABETH CARLON	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as trustee of MFA 2023-INV1 Trust bkgroup@kmlawgroup.com
JOHN ERIC KISHBAUGH, I	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as trustee of MFA 2023-INV1 Trust ekishbaugh@kmlawgroup.com
MICHAEL A. CIBIK	on behalf of Debtor David Frederick Ralls Jr help@cibiklaw.com, noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
David Frederick Ralls Jr	)	Case No. 24-12228-amc
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

**A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

**B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

**C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: May 21, 2025

For The Court

Ashely M. Chan  
Chief Judge, United States Bankruptcy Court